SERFF Tracking Number: MDIC-127844244 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Sub-TOI: MS04I.016 Multi-Plan

Medicare Select

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Filing at a Glance

Company: Medico Insurance Company

Product Name: 994rates112311 SERFF Tr Num: MDIC-127844244 State: Arkansas

TOI: MS04I Individual Medicare Supplement - SERFF Status: Closed-Approved- State Tr Num: 50327

Medicare Select Closed

Sub-TOI: MS04I.016 Multi-Plan Co Tr Num: 994RATES112311 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Stephanie Fowler
Author: Karl Hug Disposition Date: 12/07/2011

Date Submitted: 11/23/2011 Disposition Status: Approved-

Closed

Implementation Date Requested: 04/01/2012 Implementation Date: 04/01/2012

State Filing Description:

General Information

Project Name: 994rates112311 Status of Filing in Domicile: Not Filed

Project Number: 994rates112311 Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: We did not market
the Medicare Select Plans in our domicile state

of Nebraska.

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Individual Market Type:

Overall Rate Impact: 6% Filing Status Changed: 12/07/2011
State Status Changed: 12/07/2011

Deemer Date: Created By: Karl Hug

Corresponding Filing

Submitted By: Karl Hug Corresponding Filing Tracking Number: Filing Description:

MEDICO INSURANCE COMPANY

NAIC #31119

RE: Annual Filing of Medicare Experience & Rates

Rate Schedules for Medicare Select Policy Forms MP-MS994A, MP-MS994B, MP-MS994C,

MP-MS994D and MP-MS994F

SERFF Tracking Number: MDIC-127844244 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Sub-TOI: MS04I.016 Multi-Plan

Medicare Select

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are attached.

Our submission includes a request for a 6% rate increase.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com

1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]

Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska
1515 S. 75th Street Group Code: Company Type: Life and Health

Omaha, NE 68124 Group Name: Medico State ID Number:

(800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: one rate filing, closed block = \$50.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Medico Insurance Company \$50.00 11/23/2011 54021365

 SERFF Tracking Number:
 MDIC-127844244
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 50327

Company Tracking Number: 994RATES112311

TOI: MS041 Individual Medicare Supplement - Sub-TOI: MS041.016 Multi-Plan

Medicare Select

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted	
Approved-	Stephanie Fowler	12/07/2011	12/07/2011	

 SERFF Tracking Number:
 MDIC-127844244
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Medicare Select Sub-TOI: MS04I.016 Multi-Plan

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Disposition

Disposition Date: 12/07/2011

Implementation Date: 04/01/2012

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after April 1, 2012. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Medico Insurance	6.000%	6.000%	\$855	4	\$14,255	6.000%	6.000%
Company							

SERFF Tracking Number: MDIC-127844244 State: Arkansas State Tracking Number: 50327

Filing Company: Medico Insurance Company

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement -Sub-TOI: MS04I.016 Multi-Plan

Medicare Select

994rates112311 Product Name:

Project Name/Number: 994rates112311/994rates112311

Schedule Schedule Item Schedule Item Status Public Access

Supporting Document Health - Actuarial Justification Approved-Closed No Rate Sheets Rate Approved-Closed Yes

 SERFF Tracking Number:
 MDIC-127844244
 State:
 Arkansas

 Filing Company:
 Medico Insurance Company
 State Tracking Number:
 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Medicare Select Sub-TOI: MS04I.016 Multi-Plan

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Rate Information

Rate data applies to filing.

Filing Method: Serff

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 04/01/2011

Filing Method of Last Filing: Serff

Company Rate Information

Company

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this Program:	Program:			
			uns i rogiani.	i rogram.			
			uno i rogium.	r rogram.			

SERFF Tracking Number: MDIC-127844244 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Sub-TOI: MS04I.016 Multi-Plan

Medicare Select

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Rate/Rule Schedule

Schedule Document Name: Affected Form Rate **Rate Action Information: Attachments** Item Numbers: Action:* Status: (Separated with commas) Previous State Filing 47919 MS AR 2012 994 Approved- Rate Sheets MP-MS994A, Revised Number: Rates as filed.pdf Closed MP-MS994B, Percent Rate Change 6.000 12/07/2011 MP-MS994C, Request: MP-MS994D, MP-MS994F

Current Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994A

Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Issue Age Plan A
Premium

65 & OV 2,962.00

AREA FACTORS

0.85 Α В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994A(AR) 1/09

Proposed Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994A

Gross Premium Code: 994AH - Rate Group: 994A MEDICARE SELECT - STANDARDIZED PLAN A

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan A
Issue Age Premium

65 & OV 3,140.00

AREA FACTORS

A 0.85

B 0.92

C 1.00

D 1.08

E 1.17

F 1.26

G 1.36

Η

OTHER PREMIUM MODES

1.70

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994A(AR) 1/09

Current Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994B

Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan B
Issue Age Premium
65 & OV 3,233.00

AREA FACTORS

0.85 Α В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994B(AR) 1/09

Proposed Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994B

Gross Premium Code: 994BH - Rate Group: 994B MEDICARE SELECT - STANDARDIZED PLAN B

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan B
Issue Age Premium

65 & OV 3,428.00

AREA FACTORS

A 0.85

B 0.92

C 1.00

D 1.08

E 1.17

F 1.26

G 1.36

Η

OTHER PREMIUM MODES

1.70

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994B(AR) 1/09

Current Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994C

Gross Premium Code: 994CH - Rate Group: 994C MEDICARE SELECT - STANDARDIZED PLAN C

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan C
Issue Age Premium

65 & OV 3,920.00

AREA FACTORS

0.85 Α В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994C(AR) 1/09

Proposed Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994C

Gross Premium Code: 994CH - Rate Group: 994C MEDICARE SELECT - STANDARDIZED PLAN C

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

> Plan C Issue Age Premium 65 & OV 4,155.00

AREA FACTORS

A 0.85

B 0.92

C 1.00

D 1.08

E 1.17

F 1.26

G 1.36

Η

OTHER PREMIUM MODES

1.70

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994C(AR) 1/09

Current Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994D

Gross Premium Code: 994DH - Rate Group: 994D MEDICARE SELECT - STANDARDIZED PLAN D

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan D
Issue Age Premium

65 & OV 3,657.00

AREA FACTORS

0.85 Α В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994D(AR) 1/09

Proposed Rates

Medico® Insurance Company
Omaha, Nebraska
MP-MS994D
Promision Code: 004PH Parts Crown

Gross Premium Code: 994DH - Rate Group: 994D MEDICARE SELECT - STANDARDIZED PLAN D

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

> Plan D Issue Age Premium 65 & OV 3,877.00

> > AREA FACTORS
> >
> > A 0.85
> >
> > B 0.92
> >
> > C 1.00
> >
> > D 1.08
> >
> > E 1.17
> >
> > F 1.26
> >
> > G 1.36

OTHER PREMIUM MODES

1.70

Η

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994D(AR) 1/09

Current Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994F

Gross Premium Code: 994FH - Rate Group: 994F MEDICARE SELECT - STANDARDIZED PLAN F

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan F
Issue Age Premium

65 & OV 4,086.00

AREA FACTORS

0.85 Α В 0.92 C 1.00 D 1.08 Е 1.17 F 1.26 G 1.36 Η 1.70

OTHER PREMIUM MODES

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994F(AR) 1/09

Proposed Rates

Medico® Insurance Company Omaha, Nebraska MP-MS994F

Gross Premium Code: 994FH - Rate Group: 994F MEDICARE SELECT - STANDARDIZED PLAN F

RATE SCHEDULE - Arkansas For Forms Issued From 12/15/1998 Through 12/08/2000

Plan F
Issue Age Premium

65 & OV 4,331.00

AREA FACTORS

A 0.85

B 0.92

C 1.00

D 1.08

E 1.17

F 1.26

G 1.36

OTHER PREMIUM MODES

1.70

Η

Semi-Annual = $6/11 \times Annual$ Quarterly = $3/11 \times Annual$ P.A.C. Monthly = $1/12 \times Annual$

Rates certify to a 67.5% anticipated loss ratio.

MPRS994F(AR) 1/09

SERFF Tracking Number: MDIC-127844244 State: Arkansas

Filing Company: Medico Insurance Company State Tracking Number: 50327

Company Tracking Number: 994RATES112311

TOI: MS04I Individual Medicare Supplement - Sub-TOI: MS04I.016 Multi-Plan

Medicare Select

Product Name: 994rates112311

Project Name/Number: 994rates112311/994rates112311

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Health - Actuarial Justification Approved-Closed 12/07/2011

Comments:

Attachment:

MS AR 2012 994 Memo as filed.pdf